

# Italian Survey of Consumer Expectations – ISCE Questionnaire

Department of Economic and Statistics  
University of Naples Federico II

This version: January 2026

## SECTION A – SOCIO-ECONOMIC VARIABLES

Each wave has two types of respondents: panel respondents (questions in yellow are asked only in the first wave of the interview; replenished sample (all questions are asked).

For each question, the questionnaire indicates the corresponding wave, the coding of the variable, and the coding of the generated variable

### Survey variables

**wave:** indicates the relevant wave

**peso:** probability weight

**id:** indicator for respondent within each wave

**id\_wave:** indicator identifying panel observations

**data\_inervista:** day of the interview (only from waves 5)

\*\*\*

**Introduction to the survey:** The questionnaire we propose deals with economic issues.

### A1. Gender **gender**

1. male
2. female

### A2. Age **age**

in years, also recorded in intervals

1. 18-34 years
2. 35-44 years
3. 45-54 years
4. 55-75 years

### A3. Municipality of residence

icom: ISTAT municipality code

iprov: ISTAT province code

ireg: ISTAT region code

By population size ampiezza

1. Less than 10,000 inhabitants
2. Between 10,000 and 100,000 inhabitants
3. More than 100,000 inhabitants

#### A3.1. Indicate postal code cap

### A4. Indicate your level of education educ

1. post bachelor's degree (PhD/master) → title quota "college"
2. bachelor's degree → title quota "college"
3. university (no degree) → title quota "high school"
4. high school (with certificate) → title quota "high school"
5. high school (no certificate) → title quota "less than high school"
6. middle school (with certificate) → title quota "less than high school"
7. middle school (no certificate) → title quota "less than high school"
8. primary school/no education → title quota "less than high school"

#### If code 3 or 4 to A4 (high school graduate)

A4.1. Please indicate the type of school that awarded your diploma (*one answer only*) tipodip

1. vocational school
2. technical school
3. lyceum
4. other (specify)

#### If cod. 1-2 to A4 (college graduate)

A4.2. Please indicate the area in which you graduated (*one answer only*) tipolau

1. Mathematics, Physics, Chemistry, Biology, Science, Pharmacy
2. Agricultural and Veterinary Sciences
3. Medicine and Dentistry and Other Health Professions
4. Engineering
5. Architecture and Urban Planning
6. Economics and Statistics
7. Political Science and Sociology
8. Law
9. Humanities, Philosophy, Languages, Pedagogy, Psychology
10. Other (specify)

**A5. Indicate the Occupation/Employment Status qual**

**EMPLOYED EMPLOYEES (→ WORKS)**

1. worker or similar position
2. employee
3. teacher
4. middle manager
5. manager, senior official, university lecturer, judge

**SELF-EMPLOYED (→ WORKS)**

6. freelance professional
7. entrepreneur
8. Self-employed/craftsman
9. Other self-employed independent worker

**NOT EMPLOYED (→ DOES NOT WORK)**

10. looking for a first job
11. unemployed
12. housewife
13. wealthy
14. retired
15. student

You indicated that you are... *a5agg*

If **employed**, → display code between 1 and 9 indicated in A5

If **not employed**, → make code appear between 10 and 15 on Quest. A5

**If codes 1-5 to A5 (if employee)**

**A6. What kind of contract do you have? Think about your main occupation (*one answer*) contract**

1. Full-time job with a permanent contract
2. Full-time job with a fixed-term contract
3. Part-time/part-time work with a permanent contract
4. Part-time/part-time work with a fixed-term contract
5. No formal contract

**If code 1-9 to A5 (if employed)**

**A7. You have indicated that you are employed as.... Which sector do you work in? Think about your main occupation (*one answer*) set**

1. agriculture
2. industry
3. constructions
4. trade, repairs (handicrafts, ...), hotels and restaurants
5. transport and communications
6. monetary, financial and insurance intermediation
7. real estate, business services,
8. other professional activities (lawyer, notary, architect, accountant, ...)
9. domestic and other private services
10. Public Administration, defense, education, health and other public services, international organizations, (UN, UNESCO/Non-Profit Organizations)
11. Don't know

**A8\_0.** Can you tell me your marital status? **staciv**

1. Married or in civil partnership
2. Single
3. Separated/divorced
4. Widow/widower

**A8.** Indicate how many people are in your household, including yourself **ncomp**

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6 or more

**A9.** You have indicated that your household includes .... members

How many members of your household work, including yourself? **nperc**

1. 1 component
2. 2 components
3. 3 components
4. 4 components
5. 5 components
6. 6 or more
7. No-one

**A10.** Are there children in the household? If so, what age group? (*multiple answers possible – item 6 exclusive*) **kid1 kid2 kid3 kid4 kid5**

1. 0-24 months
2. 2-5 years
3. 6-14 years
4. 14-18 years
5. Over 18 years
6. No children

**A11.** Thinking about your political views, where would you rank on this scale? **political**

2. Far Left	3. Left	4. Left-center	5. Center	6. Right. center	7. Right	8. Far Right	0. I don't position myself politically	99. Not Responding
<input type="radio"/>	<input type="radio"/>							

## SECTION B – INCOME AND WORK

**In the following sections, when not specified, months refer to October 2023, January 2024, April 2024 and July 2024**

### To all

**B3.** According to ISTAT, the average income (**after all taxes**) of Italian households is around €2,500 per month. Which of the following best describes your total household income (the total income of everyone living with you, after tax)? (*only one answer*)

1. Much lower than the average Italian household
2. Lower than the average Italian household
3. About the same as the average Italian household
4. Higher than the average Italian household
5. Much higher than the average Italian household

### To all

**B4.** Considering your total household income, what was **your total household** monthly income in [...], **after all taxes**?

Consider all income from everyone living with you (earned income, pensions, transfers, income from real estate and financial assets) as of [month] (*one answer only*)

1. €
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

### To all

**B5.** Considering only your household's earned or retirement income, what was your household's monthly income in [...], after all taxes?

Consider all the earnings and retirement income of everyone who lives with you in [...] (*one answer*)

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

**To all**

**B5\_1.** Now consider your own income. What was your total monthly income in October 2023, after all taxes?

Consider all your income (earned income, pensions, transfers, income from real estate and financial assets) in October 2023 (*one answer only*)

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know / don't indicate

**To all**

**B5\_2.** Consider now **your earned or retirement income. What** was your monthly income in October 2023, **after all taxes?**

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

**To all**

**B6.** Can you indicate what type of financial support you received from the government in [...]?  
(*multiple answers possible*)

	<b>Yes</b>	<b>No</b>
Cassa Integrazione Guadagni (CIG) <b>cassd</b>	<input type="radio"/>	<input type="radio"/>
Ordinary allowance from the Wage Integration Fund (FIS) <b>fis</b>	<input type="radio"/>	<input type="radio"/>
Solidarity Fund <b>fsod</b>	<input type="radio"/>	<input type="radio"/>
Unemployment benefits (NASPI, agricultural unemployment) <b>disd</b>	<input type="radio"/>	<input type="radio"/>
Income of citizens (“Reddito di cittadinanza”) <b>reit</b>	<input type="radio"/>	<input type="radio"/>
Emergency income (“Reddito di emergenza”) <b>reme</b>	<input type="radio"/>	<input type="radio"/>
Support measures for the self-employed and professionals <b>bonusaut</b>	<input type="radio"/>	<input type="radio"/>
Bonus baby-sitter <b>bonusbs</b>	<input type="radio"/>	<input type="radio"/>
Other support, bonuses, and aids <b>bonusaltri</b>	<input type="radio"/>	<input type="radio"/>

**if code 1-9 to A5 (employed)**

**B7.** Could you tell us how much you worked from home on average in [...]? (*only one answer*)  
**giornilav**

1. never
2. 1 day a week
3. 2 days a week
4. 3 days a week
5. 4 days a week
6. Always remote
7. I didn't have a job

**If code 1-9 to A5 (employed) **problav1****

**B8.** With reference to your current employment situation, indicate how likely you are to be able to keep your job in the next 12 months if you want to

*Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely."*

Probability of you being able to keep your job: 1-100: |\_\_|\_\_|\_\_| %  
(**show a video clickable slider**)

**If code 10 or 11 to A5 (looking for first job or unemployed) **problav2****

**B9.** With reference to your current employment situation, indicate how likely you are to **find a job** in the next 12 months if you want to (*only one answer*)

*Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely."*

Probability of finding a job: 1-100: |\_\_|\_\_|\_\_| %  
(**show a video clickable slider**)

## SECTION C – HOUSEHOLD'S WEALTH

Now you're going to be asked a few questions about your household's financial situation.

### To all

**C1.** The house you live in is: **godabit**

1. Owned by my household **hown**
2. Rented
3. Other (free use or usufruct)
4. I prefer not to answer

### To all

**C2.** Can you tell me what is the value of **your household's** wealth in real estate is? (owner-occupied dwelling, other dwellings, land) , recoded as "af"

1. €0 – 50.000
2. €50,000 – €100,000
3. €100,000 – €200,000
4. €200,000 – €500,000
5. €500.000 – €1.000.000
6. over €1.000.000
  
7. I don't own any real estate
8. Don't know/don't indicate

### To all

**C3.** Can you tell me the value of your household's **financial savings**? Please think about both the savings in your bank account and any investment products and insurance policies you own (fixed income securities, bond funds, stocks and equity funds, supplementary pensions, life insurance), recoded as "ar"

1. €0 – 5.000
2. €5,000 – €10,000
3. €10,000 – €20,000
4. €20,000 – €50,000
5. over €50.000
6. I don't have any savings to spare
7. Don't know/don't indicate

### To all

**C4.** Can you tell me how much your household's **debts** are (mortgages, other debts), recoded as "pf"

1. €0 – 5.000
2. €5,000 – €10,000
3. €10,000 – €20,000
4. €20,000 – €50,000
5. Over €50,000
  
6. Don't have debts
7. Don't know/don't indicate

**To all**

**C5.** Think about your **financial investments**. Which of the following savings/investment products do you own?

	<b>Yes</b>	<b>No</b>
A current account, savings account at a bank or post office <b>ptran</b>	<input type="radio"/>	<input type="radio"/>
Fixed income securities and bond funds (government bonds such as BOTs or BTPs, corporate bonds) <b>pbond</b>	<input type="radio"/>	<input type="radio"/>
Stocks & Equity Funds <b>pstock</b>	<input type="radio"/>	<input type="radio"/>
A supplementary pension plan <b>ppens</b>	<input type="radio"/>	<input type="radio"/>
Life Insurance <b>pvita</b>	<input type="radio"/>	<input type="radio"/>

**To all**

**C6.** Does your household have private insurance coverage other than mandatory car insurance? If so, what kind of cover? (*rotate item - multiple possible answers*) (not asked in wave 4)

1. Household damage coverage (home, theft, liability) **assdanni**
2. Health insurance (personal or family through an insurance company, or provided by an employer) **assan**
3. Other (specify)
4. No, no other coverage

## SECTION D – CONSUMPTION

Below you will read some questions about the expenses incurred by your household in the last months.

### To all

**D1.** Considering all your household's consumption (food and non-food consumption, rent expenses, mortgage/loan payments, insurance, utilities, ...), how much did you spend in [month]? **ctot**

1. €500 – €1,000
2. €1,000 – €1,500
3. €1,500 – €2,000
4. €2,000 – €2,500
5. €2,500 – €3,000
6. €3,000 – €4,000
7. €4,000 – €5,000
8. €5,000 – €7,500
9. €7,500 – €10,000
10. €10,000 – €15,000
11. over €15,000

### To all

**D2.** In [...], what was your household's average monthly expenditure on **food consumed at home and outside the home?** (*only one answer*) **cfood**

1. €0 – 200
2. €200 – 400
3. €400 – 600
4. €600 – 800
5. €800 – 1,000
6. €1,000 – €1,200
7. €1,200 – €1,400
8. €1,400 – €1,600
9. €1,600 – €1,800
10. €1,800 – €2,000
11. Over €2,000

**To all**

**D3.** How much were your most recent gas and electricity bills?

	Electricity bill cener	Gas bill cgas
€0 – 50	<input type="radio"/>	<input type="radio"/>
€50 – 100	<input type="radio"/>	<input type="radio"/>
€100 – 150	<input type="radio"/>	<input type="radio"/>
€150 – 200	<input type="radio"/>	<input type="radio"/>
€200 – 250	<input type="radio"/>	<input type="radio"/>
Over €250	<input type="radio"/>	<input type="radio"/>
I don't know	<input type="radio"/>	<input type="radio"/>

**To all**

**D4.** In the last quarter, how much did your household spend on health expenses (e.g. accidents, surgeries, tests, doctor's visits, dentist, ophthalmologist, ...)? **chealth**

	Medical Expenses
€0 – 100	<input type="radio"/>
€100 – 200	<input type="radio"/>
€200 – 500	<input type="radio"/>
€500 – 1.000	<input type="radio"/>
€1,000 – 5,000	<input type="radio"/>
more than €5.000	<input type="radio"/>

## SECTION E – EXPECTATIONS AND INTENTIONS

### SECTION INTRODUCTORY SCREEN SHOWN TO ALL RESPONDENTS

The following questions ask you to express as a PERCENTAGE the probability that something will happen in the future. A PERCENTAGE is a number between 0 and 100. For example, 5% would indicate a low probability, 80% would indicate that the event was very likely, and 95% would indicate it was almost certain.

**In each table, you are asked to distribute 100 points, with the highest numbers going to what you believe are the most likely scenarios.**

**Let's take an example. What percentage do you assign to each of these events:**

	Percentage
Tomorrow it will rain little	10
Tomorrow it's going to rain a lot	80
Tomorrow it will not rain	10
Total	100

**NOTE THAT THE SUM OF THE NUMBERS IN THE TABLE MUST BE EQUAL TO 100**  
**Where appropriate, this note is repeated beneath the questions below.**

**In Wave 6: Randomize the sample into three groups (SE1, SE2, SE3).**

The following questions should be grouped into three sections:

Section E1 = questions E1, E2

Section E2 = questions E3, E4, E5, E6, E8, E9, E10, E11, E12, E13

Section E3 = questions E14, E15, E16, E17, E18, E19, E20, E21, E22

Each group will respond in the following order:

- GROUP SE1: Section 1 – Section 2 – Section 3
- GROUP SE2: Section 2 – Section 3 – Section 1
- GROUP SE3: Section 3 – Section 1 – Section 2

In wave 6:

- **Code for SE1:** SE1
- **Code for SE2:** SE2
- **Code for SE3:** SE3

**In Wave 7: Randomize the sample into three groups (SE1, SE2, SE3).**

- **Code for SE1:** SE1\_W7
- **Code for SE2:** SE2\_W7
- **Code for SE3:** SE3\_W7

--- SECTION E1 -----

**To all**

**E1. In the next 12 months**, you expect your **household's total annual income**, net of all taxes you expect to pay and the transfers you expect to receive from the government (pensions, child benefits, bonuses, etc.), compared to last year...

	Percentage
will decrease by more than 8%	X
will decrease between 6 and 8%	X
will decrease between 4 and 6%	X
will decrease between 2 and 4%	X
will decrease between 0 and 2%	X
will remain constant	X
will increase between 0 and 2%	X
will increase between 2 and 4%	X
will increase between 4 and 6%	X
will increase between 6 and 8%	X
will increase more than 8%	X
<b>Total</b>	<b>100</b>

**ey: mean of the distribution**

**sdyl: standard deviation of the distribution**

**To all**

**E2. In the next 12 months**, you expect your **household's total annual earned and retirement income**, after tax, compared to last year... **eyl, sdyl**

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
<b>Total</b>	<b>100</b>

**eyl: mean of the distribution**

**sdyl: standard deviation of the distribution**

----- SECTION E2 -----

To all

**E3 (CONSUMPTION).** In the next 12 months, you expect your **household's overall consumption**, (consider ALL expenses: food consumed in and outside the home, housing expenses, clothing, transportation, travel, vacations, etc., ...)

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase by more than 8%	x
<b>Total</b>	<b>100</b>

ec: mean of the distribution

sdc: standard deviation of the distribution

**To all**

**E4 (HEALTH EXPENSES).** In the next 12 months, you expect household **healthcare expenses** ...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase by more than 8%	x
<b>Total</b>	<b>100</b>

**echealth:** mean of the distribution

**sdchealth:** standard deviation of the distribution

**To all**

**E5 (BILLS).** In the next 12 months, you expect **your household's** gas bill...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
<b>Total</b>	<b>100</b>

**ecbill:** mean of the distribution

**sdcbill:** standard deviation of the distribution

**To all**

**E6 (HOUSE PRICE).** In the next 12 months, you expect the **price of your home** in your area...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
<b>Total</b>	<b>100</b>

**ehome:** mean of the distribution

**sdhome:** standard deviation of the distribution

## INTENTIONS

Next, we look at your future (next 12 months) savings and consumption plans

### E7. DELETED

**To all**

**E8.** In the next 12 months, are you or someone in your household planning to buy one of **these durable goods**?

	Yes	No
Car <b>icar</b>	<input type="radio"/>	<input type="radio"/>
Other means of transport (bicycles, scooters, etc.) <b>itransport</b>	<input type="radio"/>	<input type="radio"/>
Household appliances (washing machine, fridge, dishwasher, TV) <b>iappliance</b>	<input type="radio"/>	<input type="radio"/>
IT equipments <b>iteq</b>	<input type="radio"/>	<input type="radio"/>
Furnitures <b>ifur</b>	<input type="radio"/>	<input type="radio"/>

**To all**

**E9.** In the next 12 months, are you or someone in your household, planning to take out a loan for a mortgage or a purchase of a durable good (cars, appliances, furniture, ...)?

	Yes	No
For a mortgage <b>askmortg</b>	<input type="radio"/>	<input type="radio"/>
To buy a durable good <b>askdur</b>	<input type="radio"/>	<input type="radio"/>
To finance other consumer expenditure <b>askcons</b>	<input type="radio"/>	<input type="radio"/>

**If at least one “yes” in E9**

**E10.** With reference to the main loan that you or someone in your household plans to apply for in the next 12 months, indicate how likely it is that you think you will be able to obtain the loan **ploan**

*Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely"*

Probability that in the next 12 months you will be able to obtain the loan: |\_\_|\_\_|\_\_| %  
**(show clickable slider)**

**If employed in A5**

**E11.** At what age do you plan to retire? **INSERT AGE RESTRICTION (SHOW ONLY THE AGE GROUPS HIGHER THAN THE AGE DECLARED BY THE PANELIST)**

**Remember that we ask you to distribute 100 points, inserting more points in the scenarios that you think are most likely**

	<b>Percentage</b>
Before 58 years of age	x
Between 58 and 60	x
Between 60 and 62	x
Between 62 and 64	x
Between 64 and 66	x
Between 66 and 68	x
Between 68 and 70	x
Between 70 and 72	x
Over 72	x
<b>Total</b>	<b>100</b>

**eretage: mean of the distribution**

**sdretage: standard deviation of the distribution**

**If employed, →display code between 1 and 9 indicated in Dom. A5**

**E12.** Think about when you will retire and consider only the public pension, i.e. exclude any pension funds and supplementary pensions. What percentage of your earned income will the government pension represent?

	<b>Percentage</b>
Less than 40% of your last salary before retirement	x
Between 40 and 50% of the last salary received before retirement	x
Between 50 and 60% of the last salary received before retirement	x
Between 60 and 70% of your last salary before retirement	x
Between 70 and 80% of the last salary received before retirement	x
Between 80 and 90% of the last salary received before retirement	x
Between 90 and 100% of the last salary received before retirement	x
<b>Total</b>	<b>100</b>

**ereprate: mean of the distribution**

**sdreprate: standard deviation of the distribution**

**To all**

**E13.** When you are old, do you expect to receive help/support from: *(possible multiple answers)*

1. Sons **helpchildren**
2. Relatives or friends **helprel**
3. Government **helpgov**
4. I'll have to take care of myself *(exclusive item)* **helpself**

**----- SECTION E3 -----**

**To all**

**E14.** You will now read about a series of events that are likely to have catastrophic financial consequences for your household. On a scale of 1 to 100, indicate how likely you think each event is to occur **in the next 12 months**, with 1 indicating "unlikely" and 100 "very likely." *(rotate item)*

*Note: Use a scale of 1 to 100 to answer your answer, with 1 indicating that the event is "unlikely" and 100 indicating that the event is "very likely."*

1. Loss of employment for a household member income earner **pcat1**
2. Health expenditure of more than 10,000 euros **pcat2**
3. Accident, disability, non-self-sufficiency of a household member **pcat3**

**EXPECTATIONS ABOUT THE MACROECONOMY**

**To all**

**E15.** In your opinion, has the **Italian economy grown in the past 12 months?** **egdppast**

1. Yes (positive growth) : how much? xx% (value between 1 and 100%)
2. Zero growth
3. No (negative growth): how much? xx% (value between 1 and 100%)
4. Don't know

**To all**

**E16** In your opinion, how will the **Italian economy fare in the next 12 months?**

**Remember that we ask you to distribute 100 points, inserting more points in the scenarios that you think are most likely**

	Percentage
decrease by more than 8%	X
decrease by between 6 and 8%	X
decrease by between 4 and 6%	X
decrease by between 2 and 4%	X
decrease by between 0 and 2%	X
remain constant	X
increase by between 0 and 2%	X
increase by between 2 and 4%	X
increase by between 4 and 6%	X
increase by between 6 and 8%	X
increase by more than 8%	X
<b>Total</b>	<b>100</b>

**egdp: mean of the distribution**

**sdgdp: standard deviation of the distribution****To all**

E17. In your opinion, what has been the rate of **inflation**, i.e. the rate of price growth, in the Italian economy over the past 12 months? **infpast**

1. Positive: how much? xx% (value between 1 and 100%)
2. Zero
3. Negative: how much? xx% (value between 1 and 100%)
4. Don't know

**To all**

E18. In your opinion, what will be the **inflation rate**, i.e. the rate of price growth, in the Italian economy over the next 12 months?

	<b>Percentage</b>
decrease by more than 8%	x
decrease between 6 and 8%	x
decrease between 4 and 6%	x
decrease between 2 and 4%	x
decrease between 0 and 2%	x
remain constant	x
increase between 0 and 2%	x
increase between 2 and 4%	x
increase between 4 and 6%	x
increase between 6 and 8%	x
increase more than 8%	x
<b>Total</b>	<b>100</b>

**einf: mean of the distribution**

**sdinf: standard deviation of the distribution**

**To all**

E19. What do you think the **unemployment rate was** in the last 12 months? **upast**

Answer: 0-20%

**Show clickable slider**

**To all**

E20. **What do you think** the unemployment rate will be in a year's time?

	<b>Percentage</b>
between 0 and 2%	x
between 2 and 4%	x
between 4 and 6%	x
between 6 and 8%	x
between 8 and 10%	x
between 10 and 12%	x
between 12 and 14%	x
more than 14%	x
<b>Total</b>	<b>100</b>

**eu: mean of the distribution**

**sdu: standard deviation of the distribution**

**To all**

**E21. In a year's time**, at what interest rate do you think you will be able to invest your savings in the financial markets?

	Percentage
at between 0 and 2%	x
at between 2 and 4%	x
at between 4 and 6%	x
at between 6 and 8%	x
At more than 8%	x
<b>Total</b>	<b>100</b>

**erm: mean of the distribution**

**sdrm: standard deviation of the distribution**

**To all**

**E22. In a year's time**, what do you think will be the **interest rate on mortgages** for buying a home?

	Percentage
between 0 and 2%	x
between 2 and 4%	x
between 4 and 6%	x
between 6 and 8%	x
more than 8%	x
<b>Total</b>	<b>100</b>

**erm: mean of the distribution**

**sdrm: standard deviation of the distribution**

## SECTION F – CATASTROPHIC RISKS

### ONLY IN WAVE 1 AND WAVE 9 (October 2023 AND October 2025)

#### To all

**F1.** Now you will read about a series of serious events. Think about each of these events and please score your answers on a scale of 1 to 100 how likely you think each event is to occur in the next 5 years in our country, where 1 indicates you think it is "unlikely" and 100 that you think it is "very likely".  
*(rotate item) f1\_1-f1\_10*

1. a large-scale conflict, leading to nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
2. a disruptive technological innovation that leads to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
4. collapse of the financial markets comparable to the 2008 crisis	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
6. a political crisis and the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)

## ONLY IN WAVE 1 (October 2023)

**F2.** For each of the following events, how serious do you think they would be for the Italian economy? Use a scale of 1 to 100 to answer the question, with 1 indicating that the economic consequences would be "not very serious" and 100 that the economic consequences would be "very serious". *(rotate item)* **f2\_1-f2\_10**

1. a large-scale conflict, leading to nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
4. collapse of the financial markets similar to the 2008 crisis	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)

### To all

**F3.** For each of the following events please indicate the impact on **your household income**. Use a scale of 1 to 100 to answer, where 1 indicates that the negative consequences on your household income would be "very slight" and 100 indicates that the negative consequences on your household income would be "very significant". *(rotate item)* **f3\_1-f3\_10**

1. a large-scale conflict leading to nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
4. collapse of the financial markets comparable to the 2008 crisis	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
7. social tensions created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)

**F4.** For each of the following events please indicate their impact **on your household's real estate assets** (houses, land). Use a scale of 1 to 100 to answer your answer, with 1 indicating that the negative consequences of the event for your household's real estate would be "very slight" and 100 indicating that the negative consequences of the event for your household's real estate would be "very significant".  
*(rotate item) f4\_1-f4*

1. a large-scale conflict leading to nuclear war	<input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> (between 1 and 100)
4. collapse of the financial markets similar to the 2008 crisis	<input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> (between 1 and 100)
7. social tensions created by growing inequalities, immigration, etc.	<input type="text"/> (between 1 and 100)
8. a new pandemic, of similar intensity to Covid-19	<input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, droughts, landslides, fires, etc.)	<input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> (between 1 and 100)

## SECTION G – PROPENSITY TO CONSUME, FINANCIAL LITERACY AND DISASTER INSURANCE

**ONLY IN WAVE 2 (January 2024)**

RANDOMIZE THE THREE AMOUNTS IN THE FOLLOWING THREE ORDERS

**pack\_primo:** 1=1,000; 2=50,000; 3=10,000

**pack\_secondo:** 1=1,000; 2=50,000; 3=10,000

**pack\_terzo:** 1=1,000; 2=50,000; 3=10,000

### To all

**G1.** Imagine having a winning lottery ticket worth €1,000 / €10,000 / €50,000 today. Think about how you would spend this sum in the coming years. You can choose how to distribute the sum over the next 10 years and beyond.

	<b>1.000 euro</b>	<b>10.000 euro</b>	<b>50.000 euro</b>
2024	g1_1_1	g1_1_2	g1_1_3
2025	g1_2_1	g1_2_2	g1_2_3
2026	g1_3_1	g1_3_2	g1_3_3
2027	g1_4_1	g1_4_2	g1_4_3
2028	g1_5_1	g1_5_2	g1_5_3
2029-2033	g1_6_1	g1_6_2	g1_6_3
2034-2038	g1_7_1	g1_7_2	g1_7_3
2039-2043	g1_8_1	g1_8_2	g1_8_3
Use in subsequent years	g1_9_1	g1_9_2	g1_9_3

### To all

**G2** In the coming years, would you spend the €1,000 / €10,000 / €50,000 prize on durable goods? (cars, household appliances, computer/electronic equipment, furniture/furnishings, etc.)

	<b>€1.000 g2_1</b>	<b>€10.000 g2_2</b>	<b>€50.000 g2_3</b>
Yes, I would spend the full amount	1	1	1
Yes, I would spend a good part of the amount (more than 50%)	2	2	2
Yes, I would spend half the amount (50%)	3	3	3
Yes, I would spend less than half the amount (less than 50%)	4	4	4
No, I wouldn't spend anything on durable goods	5	5	5
Don't know	6	6	6



**G3.** You have indicated that you want to use [answer to G1\_7/G1\_8/G1\_9] in the **years after 2034**.  
How do you intend to spend this sum?

	€1.000	€10.000	€50.000
For consumption in subsequent years	g3_1_1	g3_2_1	g3_3_1
To supplement my pension in subsequent years	g3_1_2	g3_2_2	g3_3_2
To leave a bequest to children/relatives	g3_1_3	g3_2_3	g3_3_3
To maintain a financial reserve in case of need	g3_1_4	g3_2_4	g3_3_4

### Two layers of randomization

**Information group: group (T1, T2, T3) ; Question group: group (G1, G2)**

**Gruppo\_all: 1 to 6: Identify the 6 groups: T1G1, T2G1, T3G1, T1G2, T2G2, T3G2**

#### **T1. Control group**

**No further information – directly to question G4a / G4b**

#### **T2. This group reads the following sentence**

In Romagna, on the night of May 16 and 17, an unprecedented amount of rain caused the rivers to rise rapidly and flood in the space of only a few hours. Practically all the waterways between Rimini and Bologna, a total of 21, burst their banks, flooding vast areas of Romagna. Fifteen people died and some 40,000 were displaced.

#### **T3. This group reads the following sentence**

In Romagna, on the night of May 16 and 17, an unprecedented amount of rain caused rivers to rise and flood in the space of a few hours. Practically all the waterways between Rimini and Bologna, 21 in all, burst their banks, flooding vast areas of Romagna. Fifteen people died and around 40,000 were displaced. The regional government calculated that the damage to roads, schools, embankments, canals and private homes and commercial buildings would reach nearly €9 billion.

**All groups (T1-T2-T3) read a statement, randomizing into two additional groups (G1 and G2)**

**GROUP G1**

**G4\_a** Containing environmental instability and securing areas exposed to hydrogeological risk (floods, landslides, etc.) requires large amounts of public resources. To finance these investments, would you support the creation of a dedicated public fund?

- 1. Yes
- 2. No
- 3. Don't know

**G5a** If YES:

How much would you be willing to contribute to this fund each year in euros?

- 5-10
- 10-20
- 20-50
- 50-100
- 100-200
- 200-300
- 300-400
- 400-500
- 500 -1000
- More than 1000

**GROUP G2**

**G4\_b** Containing environmental instability and securing areas exposed to hydrogeological risk (floods, landslides, etc.) requires a large investment of public resources. Success depends on the size of the fund. If only a few contribute, the risk containment policy will fail. To finance these investments, would you be in favor of creating a dedicated public fund?

- 1. Yes
- 2. No
- 3. Don't know

**G5b** If YES:

How much would you be willing to contribute to this fund each year in euros?

- 5-10
- 10-20
- 20-50
- 50-100
- 100-200
- 200-300
- 300-400
- 400-500
- 500 -1000
- More than 1000

### To all

**G5\_c** In your opinion, how many people in Italy would be willing to contribute to the creation of this public fund?

None

Between 1% and 10%

Between 11% and 20%

Between 21% and 30%

Between 31% and 40%

Between 41% and 50%

Between 51% and 60%

Between 61% and 70%

Between 71% and 80%

Between 81% and 90%

Between 91% and 100%

Don't know

### Financial literacy

Before concluding the interview, we would like to ask you a few more financial-related questions

**G6.** Imagine having €100 in a bank account that pays an interest rate of 2% per annum and has no fees. After 5 years, how much do you imagine the amount available is?

- 1 **More than €102**
- 2 Exactly €102
- 3 Less than €102
- 4 Don't know
- 5 I'd rather not answer

**G7.** Suppose you leave €1,000 in a checking account that yields an interest rate of 1% and has no management fees. Imagine, too, that inflation is 2%. Do you think that, in a year's time, when you withdraw the money, you will be able to buy the same amount of goods that you could buy by spending the €1,000?

- 1 Yes
- 2 **No, I will be able to buy a smaller quantity**
- 3 No, I will be able to buy a larger quantity
- 4 Don't know
- 5 I'd rather not answer

**G8.** In your opinion, does buying shares in a single company usually provide a more secure return than buying shares in multiple companies through a mutual fund?

- 1 True
- 2 **False**
- 3 Don't know
- 4 I'd rather not answer

**G9. To all**

Did your family go to a bank or finance company in 2023 to apply for a loan or mortgage?

- 1 Yes
- 2 No
- 3 Don't know / I'd rather not answer

**G10. If YES to G9**

Has the loan/mortgage application been fully accepted, partially accepted or rejected?

- 1 Accepted
- 2 Partially accepted
- 3 Rejected
- 4 Don't know / I'd rather not answer

**G11. To all**

During 2023, did you or someone in your household consider applying for a mortgage or loan from a bank or finance company, but then changed their mind because they believed that they would be turned down?

- 1 Yes
- 2 No
- 3 I'd rather not answer

## **SECTION H – HEALTH, PENSIONS AND ARTIFICIAL INTELLIGENCE**

### **ONLY IN WAVE 3 (April 2024)**

After question E10, the sample is divided into 2 randomized groups (S1 and S2). S1 reads a statement about pensions and no other text. S2 reads a question about health costs and no other text.

**S1. Control Group: Goes directly to question E11**

**S2. Reads the following text before question E11:**

"According to the latest INPS Annual Report, the progressive ageing of the population, which increases the number of retirees and reduces the number of active workers, makes it increasingly difficult to finance pensions in all European countries, raising financial stability issues."

**S2. Control Group: Goes directly to question H1**

**S1. Reads the following text before question H1:**

"In Italy, the waiting time for an MRI in a public facility can be up to 6 months, while for a hip replacement surgery, one can wait up to 4 months. In a private hospital, however, these same services can be provided within a month but at an average cost of about €400 for the MRI, and €8,000 for the hip surgery."

**To all**

**H1.** Imagine being offered a policy that covers the costs of major surgeries, minor outpatient surgeries (such as skin biopsies, mole or lipoma removals, incisions, etc.), or high-diagnostic exams (e.g., CT scans, MRI, X-rays, ultrasound, etc.) that you might need to undergo. This policy allows you to choose the doctor and the facility, and reduces the waiting time for the surgery or exams. Would you be willing to spend €1,000 per year on a policy that covers these expenses?

1. Yes
2. No
3. Don't know

**If “yes” at H1**

**H1.a.** You indicated that you would be willing to pay €1,000 for this policy. Would you be equally willing to pay **€1,500** per year?

1. Yes
2. No
3. Don't know

**If “yes” at H1.a**

**H1.b.** You indicated that you would be willing to pay €1,500 for this policy. Would you be equally willing to spend **€2,000** per year?

1. Yes
2. No
3. Don't know

**If “yes” at H1.b**

**H1.c.** You indicated that you would be willing to pay €2,000 for this policy. Would you be equally willing to spend **€2,500** per year?

1. Yes
2. No
3. Don't know

**If "no" at H1 (no)**

**H1.d.** You indicated that you would not be willing to spend €1,000 on this policy. Would you be willing to pay **€500** per year?

1. Yes
2. No
3. Don't know

**If "no" at H1.d (no)**

**H1.e.** You indicated that you would not be willing to spend €500 on this policy. Would you be willing to spend **€200** per year?

1. Yes
2. No
3. Don't know

**\*\*\* Moved here from Section C: Question C6 \*\*\***

**To all**

**C6.** Does your family have private insurance coverage other than the mandatory car insurance? If yes, what type of coverage? (rotate items - multiple answers possible)

1. Damage insurance (home, theft, civil liability)
2. Health insurance (personal through an insurance company, or provided by an employer)
- 3.
4. Other (specify)
5. No other cover

**If code 2 at C6 (has private health coverage):**

**H2.** Who pays the full insurance premium/contribution? **(one answer only)**

1. I or a family member
2. My employer (or the employer of a family member)
3. The premium/contribution is split between myself and my employer

**If code ≠ 2 at C6 (does not have a private health coverage)**

**H3.** For which of the following reasons have you chosen not to activate private health coverage? **(multiple answers possible)**

1. I don't feel the need/I haven't thought about it
2. I am about to purchase one
3. For me the protection offered by the National Health Service is sufficient
4. The characteristics of the products offered on the market do not meet my needs
5. The cost of purchasing insurance is too high for my family's budget

**To all**

**H4.** How would you rate the quality of the Health Service in your neighborhood/city? Use a scale from 1 to 10, where 1 indicates "very poor/inefficient" and 10 indicates "very good/functional".

1 "very poor/ inefficient"	2	3	4	5	6	7	8	9	10 "very good/ functional"	99 "Don't know/No answer"
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**H5.** Do you know how long it takes to get an ultrasound from the National Health Service in a public facility in your neighborhood/city? *(only one answer)*

1. Less than 1 month
2. From 1 to 3 months
3. From 3 to 6 months
4. From 6 to 12 months
5. Over 1 year
6. Don't know

**Let's change the topic and talk about new technologies.**

**H7.** How much do you know about Artificial Intelligence tools (such as ChatGPT and Gemini)? Score your answer on a scale of 1 to 7, where 1 indicates "I know nothing" and 7 indicates "I know a lot"

1 "I know nothing"	2	3	4	5	6	7 "I know a lot"
<input type="radio"/>						

**H8.** In the last 12 months, how often have you used an artificial intelligence tool (such as ChatGPT or Gemini)? *(one answer only)*

1. Never
2. Less than once a month
3. Once a month
4. Once a week
5. More than once a week

**H9.** In the next 12 months, how likely are you to use an Artificial Intelligence tool in the following contexts? For each, indicate the probability of use on a scale from 1 to 7, where 1 indicates "very unlikely" and 7 indicates "very likely". *(one answer per item, rotate items)*

	1 "very unlikely"	2	3	4	5	6	7 "very likely"
1. In your work	<input type="radio"/>						
2. To get financial advice	<input type="radio"/>						
3. To get medical advice	<input type="radio"/>						
4. For education or training	<input type="radio"/>						
5. For leisure activities (for instance drawing or creating videos)	<input type="radio"/>						

## **SECTION I – FAMILY DECISIONS, DISASTER INSURANCE AND TRUST**

### **ONLY IN WAVE 4 (July 2024)**

At the beginning of this section participants are divided into 3 groups: D1, D2, D3.

For the panel quota, we recover the groups created in wave 2 after question G3 (T1, T2 and T3).

The T1 group is part of D1, the T2 and T3 groups are merged and divided: 50% into the D2 group, and 50% in the D3 group.

3 new groups are created in this way:

**Group D1 (control group):** is composed of panelists who in wave 2 were part of group T1 + 1/3 of new panelists (of which 50% from wave 3 and 50% from wave 4). This group reads nothing and goes directly to question I1.

**Group D2 (treatment group 1):** is composed of old panelists who in wave 2 fell into groups T2 and T3 (of which 50% from T2 and 50% from T3) + 1/3 of new panelists (of which 50% "new" from wave 3 and 50% "new" from wave 4). This group reads the following text before moving on to question I1:

In Romagna, on the evening between 16 and 17 May, an unprecedented amount of rain caused the level of the rivers to rise in a few hours until they overflowed. Practically all the waterways between Rimini and Bologna, twenty-one in all, have broken their banks or have burst their banks, flooding large areas of Romagna. Fifteen people died, about 40 thousand displaced. The Region has calculated damage of almost 9 billion for roads, schools, embankments and canals, fixing the damage to homes and businesses.

**Group D3 (treatment group 2):** it is composed of old panelists who in wave 2 fell into groups T2 and T3 (of which 50% from T2 and 50% from T3) + 1/3 of new panelists (of which 50% "new" from wave 3 and 50% "new" from wave 4). This group reads the following text before moving on to question I1:

Scientists believe that the risk of flooding in Italy could increase to unprecedented levels due to global warming. Episodes such as in Romagna (May 2023), Ischia (November 2022), Marche (September 2022) suggest that these events will tend to be repeated frequently, in many places and with many victims (40 deaths in the aforementioned episodes). Scientists have calculated that appropriate investments could reduce damage caused by hydrogeological events by at least 5 times and reduce the population exposed to risk by more than 80%. The return on these investments is very high: for every euro invested in protecting the environment from hydrogeological risk, 4 euros are saved for less damage.

**All groups answer questions I1, I2a and I3 asked randomly. The question I2b should always be asked after I2a.**

**I1\_1.** How likely do you think it is that natural disasters related to climate change (floods, droughts, landslides, fires, etc.) will occur in our country in the next 5 years?

*Note: To answer, use a scale from 1 to 100 where 1 indicates that it is "unlikely" and 100 that it is "extremely likely".*

Probability of natural disasters related to climate change in the next 5 years: 1-100: %  
**(show a clickable slider video)**

**I2a.** Containing environmental instability and securing areas exposed to **hydrogeological** risk (floods, landslides, etc.) requires a large amount of public resources. To finance these investments, would you be in favor of the creation of a dedicated public fund?

1. Yes
2. No
3. I don't know

**(If code 1 "yes" to I2a)**

**I2b.** How much would you be willing to **contribute** to this fund each year?

1. 5€ - 10€
2. 10€ - 20€
3. 20€ - 50€
4. 50€ - 100€
5. 100€ - 200€
6. 200€ - 300€
7. 300€ - 400€
8. 400€ - 500€
9. 500€ - 1.000€
10. More than €1,000

**I3.** In your opinion, how many people in Italy would be willing to contribute to the creation of a public fund dedicated to the mitigation of hydrogeological disasters?

1. Nobody
2. Between 1% and 10%
3. Between 11% and 20%
4. Between 21% and 30%
5. Between 31% and 40%
6. Between 41% and 50%
7. Between 51% and 60%
8. Between 61% and 70%
9. Between 71% and 80%
10. Between 81% and 90%
11. Between 91% and 100%
12. I don't know

### Decisions within the family

**I4.** How are your family's income and expenses managed?

1. With individual current accounts
2. With individual current accounts and one in common
3. With a joint current account
4. I prefer not to answer

**I5.** How much do you contribute to the family income?

1. Between 0 and 10%
2. Between 10 and 20%
3. Between 20 and 30%
4. Between 30 and 40%
5. Between 40 and 50%
6. Between 50 and 60%
7. Between 60 and 70%
8. Between 70 and 80%
9. Between 80 and 90%
10. Between 90 and 100%
11. I prefer not to answer

**I6\_1.** I now ask you some information about your family.

What is the level of education of:

	<b>Your father</b>	<b>Your mother</b>
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>

***NOTE: Anticipate A8\_0 application for new panelists here.  
For the old panelists we recover the information from previous waves.***

**A8\_0.** Can you tell me your marital status?

1. married or in a civil partnership
2. single
3. separated/divorced
4. widower/widower

**(If code 1 to A8\_0 "married or civilly united")**

What is the level of education of your parents?

	<b>Father</b> <b>I6a1</b>	<b>Mother</b> <b>I6a2</b>
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>

**(If code 2/3/4 to A8\_0 "single" / "separated/divorced" / "widower/widower") You said that you are married or have a partner. What is the level of your spouse / partner and the level of education of the parents of your spouse / parents?**

	<b>Partner</b> <b>I6b1</b>	<b>Father of partner</b> <b>I6b2</b>	<b>Partner's mother</b> <b>I6b3</b>
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**I7.** Do you have children of your own?

1. Yes
2. No

**I8.** Give a score from 1 to 10 to evaluate your participation in the following decisions: (rotate item)

*Note: To answer it, use a scale from 1 to 10 where 1 indicates that "I do not contribute at all to this decision" and 10 indicates that "I decide alone".*

1. Buying a house
2. Buying a car
3. Purchase of household appliances (refrigerator, washing machine, dishwasher, etc.)
4. Buying electronics (TV, computer)
5. Everyday purchases, current expenses (food, clothing, etc.)
6. How much to spend on holidays
7. The purchase and sale of savings/investment products (shares, securities, etc.)
8. **(If you have children → code 1 "yes" to I7)** The choice of school and the school path of the children
9. **(If you have children → code 1 "yes" to I7)** Hire a babysitter

**(If he has children → code 1 "yes" to I7)**

**I9.** Has the birth of your first child changed the way you make the following decisions in your family? If so, how?

	<b>Yes, my participation in decisions has increased</b>	<b>Yes, my participation in decisions has decreased</b>	<b>No, my participation in decisions has not changed</b>
1. Buying a car	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.			
3. The purchase and sale of savings/investment products (shares, securities, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. How much to spend on holidays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.			
6. Everyday purchases, current expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Social activities

**I10.** How often do you engage in social activities with friends or acquaintances (parties, meetings, group outings)?

1. Every day
2. Once a week
3. Once a month
4. Rarely
5. Never

### Trust

**I11.** We now propose a question related to the way you see other people. In general, would you say that most people can be trusted or that, on the contrary, they cannot be trusted and that you have to be very careful with people?

*Note: To answer it, use a scale of 1 to 10 where 1 indicates that "you can't trust/have to be very careful" and 10 indicates that "most people can be trusted".*

\_\_\_\_\_

**I12.** To what extent do you believe the following public institutions act in the best interests of the public?

*Note: To answer it, use a scale from 1 to 10 where 1 indicates "not at all" and 10 indicates "at all".*

	<b>vote</b>
1. The government	_____
2. The police	_____
3. The judiciary	_____
4. The health system	_____
5. Civil protection	_____

## SECTION L – SUSTAINABLE FASHION AND ENERGY EFFICIENCY

### Only in Wave 5 (October 2025)

The entire sample responds to the first question (control group) receiving no information about the type of t-shirt production or certifications. Then, the sample is divided into two macro-groups: one dedicated to the environment, LG1 (“environment”), and the other to human rights, LG2 (“human rights”).

Each of these two macro-groups (LG1 and LG2) is further divided into two, thus creating a total of four treatment groups (LG1\_T1, LG1\_T2, LG2\_T3, LG2\_T4), described below.

The first macro-group, LG1, “environment,” is divided into two treatment groups:

- **LG1\_T1:** This group receives no information about the sustainability of the t-shirt's production. Participants are asked, in a random order, their willingness to pay, knowing that the t-shirt has a sustainability certification issued by the brand, an NGO, or the European Union.
- **LG1\_T2:** This group receives information about the environmental impacts of the fashion industry. Subsequently, they will be asked, also in a random order, their willingness to pay knowing that the t-shirt has a sustainability certification issued by the brand, an NGO, or the European Union.

The second macro-group, LG2, “human rights,” has a similar structure:

- **LG2\_T3:** This group receives no information about workers' rights in the fashion industry. They are asked, in a random order, their willingness to pay knowing that the t-shirt is certified as ethical by the brand, an NGO, or the European Union.
- **LG2\_T4:** This group receives information about working conditions in the fashion industry. Subsequently, they are asked, in a random order, their willingness to pay knowing that the t-shirt is certified as ethical by the brand, an NGO, or the European Union.

Each of these four groups accounts for approximately 25% of the base sample and retains its characteristics in terms of gender, age, and geographic area.

**To all**

**L1.** Suppose you want to buy a simple short-sleeved cotton t-shirt. What is the maximum price you would be willing to pay for it?

1. 0 €
2. 5 €
3. 10 €
4. 15 €
5. 20 €
6. 25 €
7. 30 €
8. 35 €
9. 40 €
10. 45 €
11. 50 €
12. 55 €
13. 60 €
14. 65 €
15. 70 €
16. 75 €
17. 80 €
18. 85 €
19. 90 €
20. 95 €
21. 100 €
22. Don't know

**To group LG1**

**LG1\_T1:** No introduction is displayed. Participants proceed directly to questions L2, L3, L4 in a rotated order.

**LG1\_T2:** The following introduction is displayed:

*"In recent years, the fashion industry has become more attentive to the sector's environmental impacts, partly due to the growing environmental awareness of consumers. Sustainable fashion focuses on minimizing its environmental impact."*

Subsequently, participants proceed to questions L2, L3, L4 in a rotated order.

**L2.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by the brand that produces it (e.g., Zara, H&M)?

Same coding as L1

**L3.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by a Non-Governmental Organization (NGO) such as WWF, Greenpeace?

Same coding as L1

**L4.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by the European Union? (*single response*)

Same coding as L1

**To group LG2**

**LG2\_T3:** No introduction is displayed. Participants proceed directly to questions L5, L6, L7 in a rotated order.

**LG2:** The following introduction is displayed: *"In recent years, the fashion industry has focused more on human rights, adopting better working conditions and wages to protect factory workers."* Subsequently, participants proceed to questions L5, L6, L7 in a rotated order.

**L5.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by the brand that produces it (e.g., Zara, H&M)?

Same coding as L1

**L6.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by a Non-Governmental Organization (NGO) such as Fairtrade, ActionAid?

Same coding as L1

**L7.** What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by the European Union?

Same coding as L1

**To all**

**L8.** How long do you typically use a piece of clothing, such as a simple cotton t-shirt, before getting rid of it? (*single response*)

1. about 1 month
2. about 6 months
3. about 1 year
4. about 1-2 years
5. about 3-4 years
6. about 5 years or more

**L9.** How much do you spend on average each month for clothing? (*single response*)

1. €0
2. Less than €50
3. €51-100
4. €101-200
5. €201-500
6. €501-1000
7. More than €1000
8. Don't know/No answer

**L10.** Do you ever think about the impression you give to others through the clothes you wear?  
(*single response*)

1. Yes, I think about it often
2. Yes, I think about it quite a bit
3. Yes, I think about it rarely
4. No, I don't think about it at all
5. I prefer not to answer

## **ENERGY EFFICIENCY OF BUILDINGS**

### **To All**

**L11.** Since 2020 (inclusive), have energy efficiency improvements been made in the home you live in, either by you or the owner? *(single response)*

1. Yes
2. No
3. I don't know / I don't remember

### **If L11=1**

**L12.** If energy efficiency improvements have been made, which ones? *(multiple responses possible)*

1. External thermal insulation (external cladding)
2. Windows
3. Boiler
4. Heat pump for cooling
5. Solar panels
6. Other
7. I don't know [exclusive response]

### **If C1=1 (you are the homeowner) and L11=1**

**L13.** If you are the homeowner of the property you live in, how did you cover the expenses for the energy efficiency improvements?

1. I used 100% public subsidies (e.g., super-bonus)
2. I used 100% family resources
3. I used partial public subsidies (e.g., eco-bonus or other)

### **If L13 = 3**

**L13\_1.** Let 100% be your total expenses for the energy efficiency improvements. Can you indicate what percentage of these were covered by public subsidies?

Indicate a percentage from 1 to 100%

999. Do not specify

### **If C1=1 (you are the homeowner) and L11=1**

**L13\_2.** Can you indicate the total cost of the energy efficiency improvement you made? Consider both the expenses you incurred and any public subsidies you received.

Amount \_\_\_\_\_  
999. Do not specify

### **To all**

**L14.** Are you aware of the existence of European directives related to improving the energy efficiency of residential buildings, such as the "Direttiva Case Green" (Energy Performance of Building Directive)?

1. Yes
2. No

**L15.** In your opinion, what are the reasons that discourage families from carrying out energy efficiency improvements? (*multiple responses possible*)

1. Too high costs
2. Too low benefits
3. Excessively long working times
4. Too invasive interventions
5. Too much bureaucracy
6. Other (please specify)
7. I don't know

**L16.** What is the main reason that has motivated or could motivate you to carry out energy efficiency improvements? If you are renting, imagine you are the homeowner. (*single response*)

1. Contribute to protecting the environment and/or combating climate change
2. Increase the economic value of the property
3. Reduce energy costs
4. Make the home more comfortable
5. Other (please specify)
6. I don't know

**L17.** Which of the following have convinced or may convince you to undertake energy efficiency improvements? If you are renting, imagine you are the homeowner. (*multiple responses possible*)

1. Financial assistance from the Government (subsidies, tax credits, etc.)
2. Access to subsidized loans from the banking sector
3. Information and explanations from industry experts (property managers, energy certifiers, company representatives, etc.)
4. State information campaigns (social media/newspapers/web/TV/flyers, etc.)
5. Recommendations from family/friends
6. Other (please specify)
7. I don't know

**L18.** Do you think government intervention is necessary to encourage families to invest in making their homes more energy-efficient? (*single response*)

1. Yes
2. No
3. I don't know

**If YES (code 1) at L18**

**L18\_1.** What percentage should the Government contribute? (*single response*)

1. 0%-20%
2. 20%-40%
3. 40%-60%
4. 60%-80%
5. 80%-100%
6. I don't know

**If NO (code 2) at L18**

**L18\_2.** Why do you think the Government should not intervene? (*single response*)

1. It is not a priority
2. There are other, more appropriate tools
3. I am against government intervention in the housing sector
4. I am concerned about the impact of these new measures on public finances
5. The measures already in place are sufficient
6. Other (please specify)

## SECTION M – FINANCIAL MANAGEMENT AND ARTIFICIAL INTELLIGENCE

### Only in Wave 6 (January 2025)

#### To everyone

##### M1. Risk Aversion

When managing your current or future financial investments, do you consider yourself a person more inclined toward investments that...

1. Offer very high returns, even with a high risk of losing part of the capital
2. Offer good returns while maintaining a fair degree of capital security
3. Offer moderate returns while ensuring a good level of capital security
4. Offer low returns with no risk of capital loss

#### To everyone

##### M2. Reasons for Saving

People save for different reasons. Below, we present some of the main motivations for saving. We ask you to allocate 100 points among these reasons based on their importance to your family.

	Points
Saving for major expenses such as housing, vehicles, furniture	
Saving for unexpected and/or uncertain events, to handle emergencies	
Saving for accumulation for old age	
Saving for financial support/inheritance for children and grandchildren	
Saving for travel and vacations	
<b>TOTAL</b>	<b>100</b>

#### To everyone

##### M3. Precautionary Savings

Think about saving to protect yourself from unexpected events, such as increased uncertainty about future earnings or unforeseen expenses (e.g., medical emergencies or other urgent needs). In your opinion, approximately how much should your family have available to handle these unexpected events? Consider not only cash but also easily liquidated investments.

1. Up to €1,000
2. €1,000–5,000
3. €5,000–10,000
4. €10,000–15,000
5. €15,000–20,000
6. €20,000–25,000
7. €25,000–30,000
8. €30,000–35,000
9. €35,000–40,000
10. €40,000–45,000
11. €45,000–50,000
12. Over €50,000

13. I don't know

**To everyone**

**M4. Financial Advice**

Which of the following statements best describes your behavior when making financial decisions?

1. I make financial decisions on my own, based on the information I gather directly.
2. I use advice from my bank/financial advisor, but the final decision is mine.
3. I let my bank/financial advisor decide, but I ask to be informed about the decision.
4. I delegate financial decisions to a family member/other family members who handle them.
5. I delegate to my bank/financial advisor without requesting too many details.

**To everyone**

**M5. In the past 12 months**, how often have you used **artificial intelligence tools** (such as ChatGPT and Gemini)? *(Select one answer)*

1. Never
2. Less than once a month
3. Once a month
4. Once a week
5. More than once a week

## SECTION N – LABOR SUPPLY

### Only in Wave 6 (January 2025)

Questions only for **EMPLOYEES** (A5 = 1,2,3,4,5)

**N1.** You indicated that you are ... (*display answer from question A5*) and that you have a ... contract (*display answer from question A6 if coded 1-5*).

Besides the job you mentioned, do you have any other jobs? Exclude volunteer work and unpaid jobs. However, include any consulting work you do regularly.

1. I have no other jobs besides the one mentioned.
2. I have 1 additional job besides the one mentioned.
3. I have 2 additional jobs besides the one mentioned.
4. I have 3 additional jobs besides the one mentioned.
5. I have 4 or more additional jobs besides the one mentioned.

**If the respondent indicates having more than one job (N1 = 2,3,4,5), display the following introduction:**

**"Now, think about your primary job, meaning the one where you spend most of your time working."**

**N2.** In what year did you start working for your current employer as a ... (*display answer from question A5*)? Refer to the company where you are currently employed or the institution if you work in the public sector (e.g., if you are a teacher, how many years have you been working at the school where you teach; if you are a factory worker, how many years have you been working at your current company).

4-digit field, minimum: 1975, maximum: 2025

**N3. Your profession is** (*display answer from question A5*).

Please briefly describe your profession, trying to provide specific information. For example, if you are a worker, specify what type of worker you are: for instance, “metalworker” instead of just “worker.” If you are a bank employee, write “bank employee” instead of just “employee.” If you are an elementary school teacher, write “elementary school teacher.” If you are an executive in human resources, write “human resources executive” instead of just “executive.”

**Open-ended response**

**N4.** Think about your primary job. How many hours per week do you usually work? Include any overtime.

**Open field, 2-digit entry (minimum: 1, maximum: 70)**

\_\_\_\_\_ hours

**N5.** Approximately how many employees does the company you work for have? Consider the company or institution where you work (e.g., if you work for a municipality, indicate the number of employees in that municipality; if you work in a school, indicate the number of people working for that school; if you are a factory worker, indicate the total number of employees in the company where you work, including all possible locations).

1. 1-4 employees
2. 5-14 employees
3. 15-49 employees
4. 50-99 employees
5. 100-249 employees
6. 250 or more employees

**N6.** Now think about the time it usually takes you to commute from your home to your workplace. How long does this journey take?

1. 0-15 minutes
2. 15-30 minutes
3. 30-60 minutes
4. More than 60 minutes

**N7.** We now ask you to rate your satisfaction with various aspects of your job. In answering use a scale of 1 to 10, where 1 means not at all satisfied and 10 means very satisfied.

	1=not at all satisfied	2...9	10= very satisfied	99 Don't know
1.Salary				
2.Colleagues and work environment				
3.Working hours and vacation				
4.Possibility of working remotely				
5.Prospects for future promotions and other internal career opportunities in the next 5 years				
6.Job content and tasks				
7.Time required to commute to your workplace				

**N8.** Considering the skills and experience you have gained so far, would you say that your job requires:

1. Much more experience and skills than I have acquired
2. More experience and skills than I have acquired
3. Experience and skills appropriate to what I have acquired
4. Less experience and skills than I have acquired
5. Much less experience and skills than I have acquired

**N9.** Thinking about your current work situation, **are you currently looking for a new job?**

1. Yes, I am looking for a new job to leave my current one
2. Yes, I am looking for a new job in addition to my current one
3. No, I am not looking for a job, but I am open to considering new opportunities to leave my current job
4. No, I am not looking for a job, but I am open to considering new opportunities in addition to my current job
5. No, I am not currently looking for new job opportunities

**N10.** Whether you are currently looking for a job or not, have you engaged in any of the following activities in the past 6 months?

**(Multiple answers possible)**

1. I have looked at job postings
2. I have updated my LinkedIn profile or other job search platforms
3. I have reached out to people I know for information about potential job opportunities
4. I have applied (submitted an application) for a job with another employer
5. I have asked my current employer to change my position/role
6. I have discussed a potential salary increase/bonus with my current employer
7. Other (please specify)
8. None of the above [Exclusive selection]

**To all**

**N11.** In the past 6 months, have you been contacted by people who provided you with information about potential job opportunities (e.g., they informed you about a job posting)?

1. Yes
2. No

**N12.** In the past 6 months, have you received a job offer from another employer?

1. Yes
- 2.
3. No

**N13.** Thinking about the next 12 months, how likely do you think it is that you will look for a new job?

Probability of job searching: 0-100 (*clickable slider*)

**N14.** Imagine someone offering you a new job in a field and work environment that you would consider potentially interesting. What would be the **minimum monthly salary** – net of all taxes – they would have to offer you to convince you to accept this job?  
[Open field]

\_\_\_\_\_ Euros

### **Questions for UNEMPLOYED (A5=11)**

**You have indicated that you are unemployed.**

**N15.** How many months have you been unemployed?

Enter field two values + Does not indicate

### **N16. Think about the last job you held. What was your profession?**

Please describe your previous profession briefly, providing specific details. For example, if you were a worker, specify the type of work you did, such as "*metalworker*" instead of just "*worker*". If you were a bank employee, write "*bank employee*" instead of just "*employee*". If you were a primary school teacher, write "*primary school teacher*". If you were a human resources manager, write "*HR manager*" instead of just "*manager*".

[Open-ended response]

**N17.** Are you currently actively looking for a job?

1. Yes
2. No, but I would consider potential job opportunities
3. No, and I would not consider potential job opportunities

### **N18. [If answered No in the previous question: N17 = 2 or 3]**

Thinking about the next 12 months, how likely do you think it is that you will look for a new job?

Probability of job searching: 0-100 (*clickable slider*)

**N19.** Whether you are currently looking for a job or not, have you engaged in any of the following activities in the past 6 months?

(Multiple answers possible)

1. I have looked at job postings
2. I have updated my LinkedIn profile or other job search platforms
3. I have reached out to people I know for information about potential job opportunities
4. I have contacted a job agency or employment center
5. I have applied for one or more jobs
6. None of the above [Exclusive selection]

**N20.** Imagine someone offering you a job in a field and work environment that you would consider potentially interesting. What would be the minimum monthly salary – net of all taxes – they would have to offer you to convince you to accept this job?

\_\_\_\_\_ Euros

## SECTION O – POLICY PREFERENCES Only in Wave 7 (April 2025)

Section O involves the construction of **4 groups: Group A, Group B, Group C, Group D**. Each group will consist of 1,250 cases. The 4 groups are balanced in terms of gender, age, and geographical area. However, groups A, B, C, and D differ based on the type of introductory information displayed for each economic policy proposed in this section. The information displayed follows the following scheme:

	<b>Group A</b>	<b>Group B</b>	<b>Group C</b>	<b>Group D</b>
Policy 1	No info	Neutral info	Left-wing newspaper info	Left-wing newspaper info
Policy 2	Neutral info	Left-wing newspaper info	Info right wing newspaper	No info
Policy 3	Left-wing newspaper info	Left-wing newspaper info	No info	Neutral info
Policy 4	Left-wing newspaper info	No info	Neutral info	Left-wing newspaper info

### Code for groups: `gruppo_o_wave7`

The policies proposed to respondents are: *Quota 100, Decreto Flussi, Jobs Act, and Reddito di Cittadinanza*.

The four policies are presented to the different subgroups in the order shown in the table below.

Specifically, for each participant assigned to one of the four groups (A, B, C, or D), one of the four conditions belonging to their group is administered at random. For example, a subject assigned to Group A randomly views one of the four conditions A\_1, A\_2, A\_3, or A\_4.

The combination presented to each participant is recorded.

### Code associated with these conditions: `condiz`

	GRUPPO	CONDIZIONE	Policy 1	Policy 2	Policy 3	Policy 4
1	GRUPPO A 1.250 CASI	Group A_1	Quota 100 (No news)	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)
3		Group A_2	Decreto Flussi (No News)	Jobs Act (Neutral News)	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)
2		Group A_3	Jobs Act (No News)	Reddito (Neutral News)	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)
4		Group A_4	Reddito (No News)	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)
5	GRUPPO B 1.250 CASI	Group B_1	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)	Reddito (No News)
6		Group B_2	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)	Quota 100 (No News)
7		Group B_3	Jobs Act (Neutral News)	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)	Decreto Flussi (No News)
8		Group B_4	Reddito (Neutral News)	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)	Jobs Act (No News)
9	GRUPPO C 1.250 CASI	Group C_1	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)	Jobs Act (No News)	Reddito (Neutral News)
10		Group C_2	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)	Reddito (No News)	Quota 100 (Neutral News)
11		Group C_3	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)	Quota 100 (No News)	Decreto Flussi (Neutral News)
12		Group C_4	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)	Decreto Flussi (No News)	Jobs Act (Neutral News)
13	GRUPPO D 1.250 CASI	Group D_1	Quota 100 (Right-Wing News)	Decreto Flussi (No News)	Jobs Act (Neutral News)	Reddito (Left-Wing News)
14		Group D_2	Decreto Flussi (Right-Wing News)	Jobs Act (No News)	Reddito (Neutral News)	Quota 100 (Left-Wing News)
15		Group D_3	Jobs Act (Right-Wing News)	Reddito (No News)	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)
16		Group D_4	Reddito (Right-Wing News)	Quota 100 (No News)	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)

All respondents see, at the end of the fourth and final policy displayed, the last questions of Section O: (O17, O18, and O19).

### Intro (to all)

We will now ask you some questions about a few policies implemented in Italy in recent years.

## ----- POLICY QUOTA 100 -----

### To all

Let's talk about Quota 100.

**Quota 100**, introduced in 2019, allowed **early retirement for those who were at least 62 years old and had 38 years of contributions** by 2021. After its introduction, a debate emerged focusing on its effectiveness in promoting early retirement and the potential increase in youth employment (the so-called "generational turnover").

#### Condition 1 – Quota 100 No News

Reads no information and proceeds directly to question O1.

#### Condition 2 – Quota 100 Neutral News *Reads the following information and then proceeds to question O1*

Cited by various news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

#### Condition 3 – Quota 100 Left-Wing News *Reads the following information and then proceeds to question O1*

Cited by *la Repubblica* and other news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

#### Condition 4 – Quota 100 Right-Wing News *Reads the following information and then proceeds to question O1*

Cited by *il Giornale* and other news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

### To all

**O1.** In your opinion, how did "Quota 100" impact employment?

1. Employment **increased**: for every retiree with "Quota 100", more than one worker was hired
2. Employment **remained unchanged**: for every retiree with "Quota 100", one worker was hired
3. Employment **decreased**: for every retiree with "Quota 100", less than one worker was hired

### To

### all

**O2.** You indicated that with Quota 100 [*display response to question O1*]. On a scale from 0 to 100, how confident are you in the answer you provided?

[Insert slider 0–100]

#### Rotate questions O3 and O4 – record the order in which the questions are presented

Code for rotation: o3o4

**To all O3.** If "Quota 100" had never existed and there were a referendum to introduce it, how would you vote?

1. In favor
2. Against
3. I would abstain

**To all**

**O4.** If “Quota 100” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

*Number of voters who would vote in favor of “Quota 100”:* [\[Insert slider 0–100\]](#)

----- POLICY DECRETO FLUSSI -----

**To all**

**Let's talk about the Decreto Flussi.**

The “Decreto Flussi” sets each year a **maximum quota of legal work permits for foreign workers**, assigned on a “first come, first served” basis. Applications are accepted until the quota is reached. After its introduction, a debate emerged focusing on the effectiveness of the measure in regulating labor immigration, and on its possible impact on the crime rate among immigrants.

**Condition 1 – Decreto Flussi No News**

Reads no information and proceeds directly to question O5.

**Condition 2 – Decreto Flussi Neutral News** *Reads the following information and then proceeds to question O5*

Cited by various news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

**Condition 3 – Decreto Flussi Left-Wing News** *Reads the following information and then proceeds to question O5*

Cited by “la Repubblica” and other news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

**Condition 4 – Decreto Flussi Right-Wing News** *Reads the following information and then proceeds to question O5*

Cited by “il Giornale” and other news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

**To all**

**O5.** In your opinion, how did the Decreto Flussi impact the crime rate among immigrants?

1. The crime rate **increased**: legalized immigrants commit more crimes than undocumented immigrants
2. The crime rate **remained unchanged**: legalized immigrants commit the same number of crimes as other undocumented immigrants
3. The crime rate **decreased**: legalized immigrants commit fewer crimes than undocumented immigrants

**To all**

**O6.** You indicated that with the “Decreto Flussi” [display response to question O5]. On a scale from 0 to 100, how confident are you in the answer you provided? [Insert slider 0–100]

**Rotate questions O7 and O8 – record the order in which the questions are presented**

**Code for rotation: 0708**

**To all**

**O7.** If the “Decreto Flussi” had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor
2. Against
3. I would abstain

**To all**

**O8.** If the “Decreto Flussi” had never existed and there were a referendum to introduce it, in your opinion, out of 100 voters who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

*Number of voters who would vote in favor of the “Decreto Flussi”:* [\[Insert slider 0–100\]](#)

----- POLICY JOBS ACT -----

**To all**

**Let's talk about the Jobs Act.**

The “Jobs Act”, introduced in 2014, **abolished the obligation of reinstatement for dismissals without just cause** as provided by Article 18 of the Workers' Statute, reducing dismissal costs for companies with more than 15 employees. After its introduction, a debate emerged focusing on the consequences of this measure on employment.

**Condition 1 – Jobs Act No News**

Reads no information and proceeds directly to question O9.

**Condition 2 – Jobs Act Neutral News** *Reads the following information and then proceeds to question O9*

Cited by various news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

**Condition 3 – Jobs Act Left-Wing News** *Reads the following information and then proceeds to question O9*

Cited by *la Repubblica* and other news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

**Condition 4 – Jobs Act Right-Wing News** *Reads the following information and then proceeds to question O9*

Cited by *il Sole 24 Ore* and other news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

**To all**

**O9.** In your opinion, how did the “Jobs Act” impact employment?

1. Employment **increased**: hirings outnumbered dismissals
2. Employment **remained unchanged**: hirings equaled dismissals
3. Employment **decreased**: dismissals outnumbered hirings

**To all**

**O10.** You indicated that with the “Jobs Act” [display response to question O9]. On a scale from 0 to 100, how confident are you in the answer you provided? [Insert slider 0–100]

**Rotate questions O11 and O12 – record the order in which the questions are presented**

**Code for rotation: o11o12**

**To all**

**O11.** If the *Jobs Act* had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor

2. Against
3. I would abstain

**To all**

**O12.** If the “Jobs Act” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

*Number of voters who would vote in favor of the Jobs Act: [Insert slider 0–100]*

## ----- POLICY REDDITO DI CITTADINANZA -----

### To all

**Let's talk about the Reddito di Cittadinanza.**

The “Reddito di Cittadinanza” guarantees a **minimum income to all citizens whose income falls below a certain threshold**. After its introduction, a debate emerged focusing on the effectiveness of the measure in combating poverty and the possible effects on employment.

### Condition 1 – Reddito No News

Reads no information and proceeds to question O13.

### Condition 2 – Reddito Neutral News *Reads the following information and then proceeds to question O13*

Cited by various news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

### Condition 3 – Reddito Left-Wing News *Reads the following information and then proceeds to question O13*

Cited by “Il Fatto Quotidiano” and other news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

### Condition 4 – Reddito Right-Wing News *Reads the following information and then proceeds to question O13*

Cited by “il Sole 24 Ore” and other news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

### To all

**O13.** In your opinion, how did the “Reddito di Cittadinanza” affect the willingness to work of those who were employed before receiving the benefit?

1. Willingness **increased**: the benefit increased the willingness to work of those who were employed
2. Willingness **remained unchanged**: the benefit did not change the willingness to work of those who were employed
3. Willingness **decreased**: the benefit decreased the willingness to work of those who were employed

### To all

**O14.** You indicated that with the “Reddito di Cittadinanza” [display response to question O13].

On a scale from 0 to 100, how confident are you in the answer you provided?

*[Insert slider 0–100]*

**Rotate questions O15 and O16 – record the order in which the questions are presented**

**Code for rotation: o15o16**

**To all**

**O15.** If the “Reddito di Cittadinanza” had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor
2. Against
3. I would abstain

**To all**

**O16.** If the “Reddito di Cittadinanza” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

*Number of voters who would vote in favor of the “Reddito di Cittadinanza”:* **[Insert slider 0–100]**

**---- END OF POLICY ROTATION ----**

**O17.** On a scale from 1 to 10, how reliable do you consider (that is, corresponding to real facts and data) the news reported by the following newspapers?

ROTATE ITEM	1= not reliable at all	2...9	10=very reliable	Don't know
1.Il Fatto Quotidiano (o17_1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.Il Giornale (o17_2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.Il Sole 24 Ore (o17_3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.La Repubblica (o17_4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**O18.** Thinking about the political opinions they express, where would you place the following newspapers?

ROTATE ITEM	Far left (1)	Left (2)	Center-left (3)	Center (4)	Center-right (5)	Right (6)	Far right (7)	Not politically oriented (8)	Don't know (11)
1.Il Fatto Quotidiano (o18_1)	<input type="radio"/>	<input type="radio"/>							
2.Il Giornale (o18_2)	<input type="radio"/>	<input type="radio"/>							
3.Il Sole 24 Ore (o18_3)	<input type="radio"/>	<input type="radio"/>							
4.La Repubblica (o18_4)	<input type="radio"/>	<input type="radio"/>							

**O19.** On a scale from 1 to 10, how much do you agree with increasing the retirement age by one year and using the savings on pension expenses to...

ROTATE ITEM	1= not reliable at all	2...9	10=very reliable	Don't know
...fight poverty (o19_1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...combat unemployment (o19_2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...protect the environment (o19_3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...integrate immigrants (o19_4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...invest in public healthcare (o19_5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...increase military spending (o19_6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## **SECTION P – NEGOTIATION PRACTICES AND BARGAINING POWER Only in Wave 8 (July 2025)**

### **SECTION P**

The special section has three modules:

- Employees A5 = codes 1–5
- Self-employed A5 = codes 6–9
- Unemployed A5 = code 11

The module does not apply to A5 = 10, 12, 13, 14, 15.

#### **Intro (to all)**

Let's now talk about your current employment status. You indicated that you are [show response to question A5].

#### **To all – show different text depending on A5**

**P1.** [If A5 = 1,2,3,4,5] In what year did you start working for your current employer?  
[If A5 = 6,7,8,9] In what year did you start your current profession?  
[If A5 = 11] Since what year have you been unemployed?  
[Year field: YYYY] – only for employed respondents: insert a warning if the year entered is earlier than the respondent's 14th birthday (calculated from year of birth).

#### **To all**

**P2.** Thinking about work in general, on a scale from 1 to 10, where 1 means “not at all” and 10 means “very much,” how important are the following aspects to you? (One answer per row – rotate items)

1= Not at all, 2,...9, 10= Very much

1. Salary
2. Distance from workplace
3. A calm and stimulating work environment
4. A job consistent with my skills
5. Career opportunities
6. Flexible working hours
7. The possibility to work remotely

#### **For employed (A5 = 1–9)**

**P3.** Your occupation is [show response to A5]. Please briefly describe your profession, giving specific details. For example, if you are a worker, specify the type (e.g., “metalworker” instead of just “worker”); if you are a bank clerk, write “bank clerk” instead of just “clerk”; if you are a primary school teacher, write “primary school teacher”; if you are a manager in human resources, write “HR manager” instead of just “manager.” (Open-ended response)

#### **For employees (A5 = 1–5)**

##### **Intro:**

The following questions refer to your main job, that is, the one where you spend most of your working time.

**P4.** Approximately how many employees does the company/organization where you work have? (e.g., if you work in a municipality, indicate the number of employees of that municipality; if in a school, the number of staff in that school; if in a factory, the number of employees in that company, including all sites, etc.). (Single choice)

1. 1–4 employees
2. 5–14 employees
3. 15–49 employees
4. 50–99 employees
5. 100–249 employees
6. 250 or more employees

**P5.** In the last 12 months, have you made any of the following requests to your employer? (Multiple answers possible – rotate items)

- Promotion
- Salary increase
- Greater flexibility in working hours
- Possibility to work from home
- Paid training

**P6.** (If P5 = at least one “Yes”) Were the requests you indicated accepted fully or partially? (Multiple answers possible – show only items selected at P5)

**P6bis.** (If P5 = “No” to all) For what reasons did you not make any requests in the past 12 months to improve your work situation (pay, promotion, flexibility, etc.)? (Multiple answers possible – rotate items)

- It never occurred to me
- I felt it wouldn’t be well received in the company
- I didn’t think it would work
- I didn’t want to risk losing my job/job offer
- I wanted to avoid unpleasant situations
- I didn’t know how to negotiate
- I was satisfied with my working conditions

**If A5 = 1–5**

**P7.** Suppose you decide to leave your current job tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, what is the probability that: (one answer per row – rotate items)

1. Your absence would slow down your colleagues’ work|
2. Your employer could easily redistribute your tasks among colleagues
3. Your employer could easily hire someone to replace you
4. A new hire could easily learn to do your job

**If A5 = 1–5**

**P8.** Suppose you decide to leave or lose your current job tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, what is the probability that you would find a new job within... (one answer per row)

1. Within 3 months
2. Within 6 months

3. Within 12 months
4. After 12 months

**If A5 = 1–5**

**P9.** In the next 12 months, how likely is it that you will make the following requests to your employer? Please answer on a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”. (one answer per row – rotate items)

1. A promotion
2. A salary increase
3. Greater flexibility in working hours
4. The possibility to work from home
5. Paid training

**If A5 = 1–5**

**P10.** On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, if your requests were not accepted, how likely is it that you would:

1. Start actively looking for a new job
2. Change jobs within the next 6 months
3. Reduce your effort in daily work
4. Reduce your working hours
5. Feel less guilty about putting less effort/energy into your work |||
6. Feel less satisfied with your job

**If A5 = 1–5**

**P11.** Imagine you receive a job offer tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, how likely is it that you would try to negotiate with your current employer for: (one answer per row – rotate items)

1. A better salary
2. Non-monetary benefits (e.g., hours, tasks, location)
3. A path for future growth or pay increase

**For self-employed (A5 = 6–9)**

**Intro:**

**If P12 = at least one “Yes”**

**P13.** Were the requests you indicated in the previous answer accepted by your clients, fully or partially? (multiple answers possible – rotate items)

Show only the responses indicated in P12 (P12 = code 1)

	Yes, fully	Yes, partially	No, they were not accepted
1. Your fees or prices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Deadlines or delivery times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Scope or volume of work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Payment terms (e.g., timing, invoicing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If P12 indicates NO to all items (items 1–5)**

**P13bis.** For what reasons, in the last 12 months, have you not tried to negotiate with your clients about working conditions (rates, deadlines, payment terms, etc.)? (multiple answers possible – rotate items)

1. It never occurred to me
2. I felt it would not be well accepted by clients
3. I didn't think it would work
4. I didn't want to risk losing clients
5. I wanted to avoid unpleasant situations
6. I didn't know how to negotiate
7. Clients were satisfied with the working conditions
8. I do not have the possibility to negotiate these aspects of my work with clients

**If A5 = 6–9**

**P14.** On a scale from 1 to 100, where 1 means “*no control*” and 100 means “*full control*”, how much control do you usually feel you have over the following aspects of your work? (one answer per row – rotate items)

1. Setting your rates
2. Choosing your clients
3. Setting your working hours
4. Defining the scope of your work

**If A5 = 6–9**

**P15.** On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, looking to the future, what is the probability that in the next 12 months you will: (one answer per row – rotate items)

1. Try to increase your rates
2. Reduce your working hours
3. Find or acquire new clients
4. Invest in improving your skills and/or work tools
5. Look for a salaried job

**If A5 = 6–9**

**P16.** Suppose one of your main clients stopped working with you tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, how likely would it be that you could: (one answer per row – rotate items)

1. Find a new client to replace them
2. Recover the same level of income within 3 months

**If unemployed (A5 = 11)****Intro:**

The following questions are addressed to those who are currently not performing paid work.

**If A5 = 11**

**P17.** Are you currently looking for a job?

1. Yes
2. No

**If A5 = 11**

**P18.** Have you worked in the last 12 months?

1. Yes
2. No

**If P18 = 1**

**P19.** In your last job, did you ever try to negotiate any of the following?

(one answer per row – rotate items)

1. A promotion (YES/NO)
2. A salary increase (YES/NO)
3. Greater flexibility in working hours (YES/NO)
4. Possibility to work from home (YES/NO)
5. Paid training (YES/NO)

**If P19 = at least one “Yes”**

**P20.** Were the requests you indicated in the previous answer accepted, fully or partially?

[Show only the options selected in P19]

	Yes, fully	Yes, partially	No, they were not accepted
1. A promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. A salary increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Greater flexibility in working hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Possibility to work from home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Paid training			

**If P19 indicates NO to all items (items 1–5)**

**P21.** For what reasons, in your last job, did you never make requests to improve your work situation (salary, promotions, flexible hours, etc.)? (multiple answers possible – rotate items)

1. It never occurred to me
2. I felt it would not be well accepted in the company
3. I didn't think it would work
4. I didn't want to risk losing my job/job offer
5. I wanted to avoid unpleasant situations
6. I didn't know how to negotiate
7. I was satisfied with the working conditions

**To all (A5 = 1,2,3,4,5,6,7,8,9,11)**

**P22.** In general, on a scale from 1 to 10, where 1 is “*not at all*” and 10 is “*very much*”, how much negotiating power do you think you have:

- [If A5 = 1,2,3,4,5] with your current employer?
- [If A5 = 6,7,8,9] with your current clients?
- [If A5 = 11] had in your last job?

(one answer only)

1. Not at all
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
10. Very much
11. I have never worked [show only if A5=11 & P18=2]

## **SECTION Q – LONG TERM CARE**

### **Only in Wave 8 (July 2025)**

#### **To all. Everyone reads the sentence:**

As people age, the probability of no longer being self-sufficient increases, and thus the need for continuous assistance in performing normal daily activities such as walking, dressing, washing, eating, and using the bathroom. This type of assistance is generally called Long-Term Care. The economic, psychological, and social impact of non-self-sufficiency is substantial and is not limited to the affected person, but also extends to their family members and close individuals who must provide care (caregivers).

[Divide the sample into two groups: GroupQ1\_wave8 and GroupQ2\_wave8 – assign quotas for the two groups: gender, age, geographic area]

**GroupQ1\_wave8:** display the following text and then go to question Q1

In Italy, more than four million elderly people are not self-sufficient. The risk increases with age: over 40% of those over 80 require continuous assistance to perform basic daily activities such as walking, washing, dressing, eating, and using the toilet. Just over two million people meeting specific requirements receive a monthly state allowance of approximately €540. The average monthly cost of continuous assistance for a non-self-sufficient person ranges between €1,800 and €2,500. With population aging, the risks and costs associated with non-self-sufficiency are expected to increase.

**GroupQ2\_wave8:** go directly to question Q1

**Q1.** Do you know anyone (a close person, family member, friend, or acquaintance) who is in a condition of non-self-sufficiency as described above? (single answer)

1. Yes
2. No

**Q2.** Are you familiar with Long-Term Care insurance? (single answer)

1. Yes
2. No

Divide **GroupQ1\_wave8** into two subgroups: **GroupQ1\_T1\_wave8** and **GroupQ1\_T2\_wave8**.

To subgroup T1, provide the following information before question Q3:

Premiums paid for insurance policies against the risk of non-self-sufficiency (Long-Term Care) are deductible at 19% from taxes, up to a maximum limit of €1,290 per year. For example, if €1,000 is spent in one year on Long-Term Care coverage, 19%, i.e., €190, can be deducted from taxes.

Subgroup T2 and GroupQ2\_wave8: go directly to question Q3

**To All:**

**Q3.** Although this condition mainly occurs in older age, some people choose to take precautions from a young age against the future risk of non-self-sufficiency.

In your case, that is, for yourself or your spouse/partner, how do you plan to address this eventuality financially? (multiple responses possible – rotate items)

1. I will use my savings
2. My family will help me
3. The State will help me
4. I intend to insure myself with a specific coverage (Long-Term Care)
5. I am already insured through my employer
6. I am privately insured
7. At the moment, this is not a concern for me, I am not interested in addressing this eventuality [exclusive response]
8. I don't know, I have never thought about it [exclusive response]

If **Q3=6**

How much do you pay (even approximately) for this coverage?

€\_\_\_\_\_

**Q4.** Imagine being offered insurance (in the form of a policy or Long-Term Care fund) that, if you were in a condition of non-self-sufficiency, would pay you a monthly annuity of €1,500 (in addition to your salary or pension and any other benefits you receive).

How much would you be willing to pay per month for such insurance? (single answer)

1. €10 per month
2. €25 per month
3. €50 per month
4. €75 per month
5. €100 per month
6. More than €100 per month
7. I don't know
8. I am not willing to pay for this insurance

If **Q4=8**

**Q5.** Why would you not be willing to pay for this insurance? (multiple responses possible – rotate items)

1. I don't think I am at risk
2. I don't have sufficient income
3. I don't know this type of insurance in depth
4. I don't trust this type of insurance
5. Other (specify)

**Q6.** How old are your parents? Indicate the age of the oldest parent.

1. Age \_\_\_\_\_
2. I no longer have parents

If **Q6 AGE >60**

**Q7.** Would you be willing to purchase a Long-Term Care policy for one or both of your parents?

1. Yes
2. No
3. I don't know

**To all those who participated in Wave 7 (two questions related to the policy experiment of Wave 7)**

Show the text: “*To conclude, we have a few last questions for you.*”

**A12.** How did you vote in June 2025 in the referendum on citizenship (halving the residency period required for foreigners to obtain Italian citizenship)?

1. I voted yes
2. I voted no
3. I did not vote in this referendum
4. I prefer not to answer

**To all**

**A13.** How did you vote in June 2025 in the referendum on the Jobs Act (reinstatement in the workplace in the case of unlawful dismissal)?

1. I voted yes
2. I voted no
3. I did not vote in this referendum
4. I prefer not to answer

## SECTION R

### To everyone – question repeated from wave 1 (October 2023, section F)

**F1.** You will now read a series of **serious events**. Think about each of these events and indicate on a scale from 1 to 100 **how likely you consider it that each event will occur in the next 5 years in our country**, where **1** indicates that you consider it “**unlikely**” and **100** that you consider it “**very likely**”.  
*(rotate item)*

1. a large-scale conflict, leading to a nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
3. a cyber crisis that paralyzes the country’s activities	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
4. a collapse of the financial markets comparable to that of 2008	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
5. the end of democracy and the rise of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
8. a new pandemic, of intensity similar to Covid	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
9. natural disasters linked to climate change (floods, droughts, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
10. an extreme event linked to a major earthquake	<input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))

INTRO:

**Let’s now talk about some recent events that have occurred in the world.**

In the questions that follow, you will be asked when these events happened. Answer without thinking too much; the goal is not to assess your knowledge, but only the memory you have of these events.

## Only in Wave 9 (October 2025)

### ROTATE THE QUESTIONS R1-R2-R3

#### To everyone

R1. Let's talk about the **Covid pandemic**. Do you remember in which **month (r1\_mese)** and in which **year (r1\_anno)** Covid spread in Italy?

1. Month \_\_\_\_ [insert menu with list of the 12 months + option "I don't remember"]
2. Year \_\_\_\_ [insert menu with list of years, from 2025 to 2015 + option "I don't remember"]

#### To everyone

R2. Let's talk about the **war between Russia and Ukraine**. Do you remember in which **month (r2\_mese)** and in which **year (r2\_anno)** the war broke out?

1. Month \_\_\_\_ [insert menu with list of the 12 months + option "I don't remember"]
2. Year \_\_\_\_ [insert menu with list of years, from 2025 to 2015 + option "I don't remember"]

#### To everyone

R3. Let's talk about U.S. politics and, in particular, the current term of the presidency of **Donald Trump**. Do you remember in which **month (r3\_mese)** and in which **year (r3\_anno)** Donald Trump took office for his current term?

1. Month \_\_\_\_ [insert menu with list of the 12 months + option "I don't remember"]
2. Year \_\_\_\_ [insert menu with list of years, from 2025 to 2015 + option "I don't remember"]

#### INTRO:

Let's now talk about **energy efficiency**.

#### If C1=1 (only for homeowners)

R4. **Between 2020 and today**, have you or your family carried out energy-efficiency interventions in the home where you live (e.g., external insulation, replacement of windows/doors, boiler replacement, photovoltaic systems, etc.)? (single answer)

1. Yes
2. No
3. Don't know / don't remember

#### If R4=1

R5. How did you cover the costs to carry out these energy-efficiency interventions? (*single answer*)

1. I used **exclusively family resources**, without making use of any public incentive (e.g., Ecobonus or Superbonus)
2. I used **exclusively public contributions** (e.g., Superbonus)
3. I used **both family resources and public contributions** (e.g., Ecobonus or other)

#### If R5=1

**R6. What are the main reasons why you used exclusively family resources to cover the costs of energy-efficiency interventions? (multiple answers possible – max 3 answers – rotate items)**

1. Low awareness/knowledge of how to access the bonuses (*r6\_1*)
2. The procedure to apply for bonuses is too complex and bureaucratic (*r6\_2*)
3. Waiting times were too long or there was regulatory uncertainty (*r6\_3*)
4. Difficulty finding a company available and able to access the bonuses (*r6\_4*)
5. Using the Ecobonus/Superbonus would have implied higher costs (*r6\_5*)
6. Preference for greater financial autonomy (*r6\_6*)
7. Low trust in the operators/suppliers involved (*r6\_7*)
8. Other (specify) (*r6\_8*)